**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-7. (Canceled)

8. (Previously presented) A nonwoven fabric comprising fibrous material and a binder material, said binder material comprising a triggerable cationic copolymer containing quaternary ammonium groups, wherein said fabric is not substantially dispersible in a wetting solution containing at least about 0.5 weight percent of an insolubilizing agent and said fabric is substantially dispersible in tap water.

9. (Previously presented) A fibrous substrate comprising:

fibrous material; and

a binder composition for binding said fibrous material into an integral web, said binder composition comprising a triggerable cationic copolymer containing quaternary ammonium groups,

wherein said substrate is not substantially dispersible in a wetting solution containing at least about 0.5 weight percent of an insolubilizing agent and said substrate is substantially dispersible in tap water.

10. (Original) A water-dispersible article comprising the fibrous substrate of Claim 9.

11. (Previously presented) A wet wipe comprising:

a fibrous material;

a binder composition for binding said fibrous material into an integral web, said binder composition comprising a triggerable cationic copolymer containing quaternary ammonium groups; and

said fibrous material being wetted by a wetting solution containing at least about 2 weight percent salt, wherein said fibrous material is not substantially dispersible in said wetting solution and said fibrous material is substantially dispersible in tap water.

12-17. (Canceled)

18. (Previously presented) A nonwoven fabric comprising fibrous material and a binder material, said binder material comprising a triggerable cationic copolymer containing quaternary ammonium groups;

wherein the fabric has wet strength in an aqueous solution containing at least about 0.5 weight percent of an insolublizing agent; and wherein the fabric is dispersible in hard or soft water.

19. (Previously presented) A wet wipe comprising:

a fibrous material;

a binder composition for binding said fibrous material into an integral web, said binder composition comprising a triggerable cationic copolymer containing quaternary ammonium groups; and

said fibrous material being wetted by a wetting solution containing at least about 0.5 weight percent of an insolublizing agent, wherein said fibrous material is not substantially dispersible in said wetting solution and said fibrous material is substantially dispersible in tap water.

20, 21. (Canceled)

22. (Previously presented) The nonwoven fabric of Claim 8, wherein said triggerable cationic copolymer contains monomer units selected from acrylate or methacrylate.

23. (Previously presented) A nonwoven fabric comprising fibrous material and a binder material, said binder material comprising a triggerable, permanently cationically charged copolymer that retains its cationic charge independent of pH, wherein said

fabric is not substantially dispersible in a wetting solution containing at least about 0.5 weight percent of an insolubilizing agent and said fabric is substantially dispersible in tap water.

24. (Previously presented) The nonwoven fabric of Claim 23, wherein the fabric is substantially dispersible in water containing up to about 500 ppm of one or more multivalent ions.

25. (Previously presented) The nonwoven fabric of Claim 23, wherein the fabric is substantially dispersible in water containing up to about 200 ppm of one or more multivalent ions.

26. (Previously presented) The nonwoven fabric of Claim 8, wherein the fabric is substantially dispersible in water containing up to about 500 ppm of one or more multivalent ions.

27. (Previously presented) The nonwoven fabric of Claim 8, wherein the fabric is substantially dispersible in water containing up to about 200 ppm of one or more multivalent ions.

28. (Previously presented) The fibrous substrate of Claim 9, wherein the substrate is substantially dispersible in water containing up to about 500 ppm of one or more multivalent ions.

29. (Previously presented) The fibrous substrate of Claim 9, wherein the substrate is substantially dispersible in water containing up to about 200 ppm of one or more multivalent ions.

30. (Previously presented) The water-dispersible article of Claim 10, wherein the substrate is substantially dispersible in water containing up to about 500 ppm of one or more multivalent ions.

31. (Previously presented) The water-dispersible article of Claim 10, wherein the substrate is substantially dispersible in water containing up to about 200 ppm of one or more multivalent ions.

32. (Previously presented) The wet wipe of Claim 11, wherein the fibrous material is substantially dispersible in water containing up to about 500 ppm of one or more multivalent ions.

33. (Previously presented) The wet wipe of Claim 11, wherein the fibrous material is substantially dispersible in water containing up to about 200 ppm of one or more multivalent ions.

34. (Previously presented) The wet wipe of Claim 19, wherein the fibrous material is substantially dispersible in water containing up to about 500 ppm of one or more multivalent ions.

35. (Previously presented) The wet wipe of Claim 19, wherein the fibrous material is substantially dispersible in water containing up to about 200 ppm of one or more multivalent ions.

36. (Previously presented) The nonwoven fabric of Claim 18, wherein the fabric has wet tensile strength in an aqueous solution containing at least about 0.5 weight percent of the insolubilizing agent of at least about 100 g/in, and the fabric has a tensile strength of less than about 30 g/in after being soaked in water having a concentration of $Ca^{2+}$ and/or $Mg^{2+}$ ions of about 50 ppm for about one hour.

37. (Previously presented) The nonwoven fabric of Claim 18, wherein the fabric has wet tensile strength in an aqueous solution containing at least about 0.5 weight percent of the insolubilizing agent of at least about 300 g/in, and the fabric has a tensile strength of less than about 20 g/in after being soaked in water having a concentration of $Ca^{2+}$ and/or $Mg^{2+}$ ions of about 50 ppm for about one hour.

38. (Previously presented) The nonwoven fabric of Claim 18, wherein the fabric has wet tensile strength in an aqueous solution containing at least about 0.5 weight percent of the insolubilizing agent of at least about 100 g/in, and the fabric has a tensile strength of less than about 30 g/in after being soaked in water having a concentration of $Ca^{2+}$ and/or $Mg^{2+}$ ions of about 200 ppm for about one hour.

39. (Previously presented) The nonwoven fabric of Claim 18, wherein the fabric has wet tensile strength in an aqueous solution containing at least about 0.5 weight percent of the insolubilizing agent of at least about 300 g/in, and the fabric has a tensile strength of less than about 20 g/in after being soaked in water having a concentration of $Ca^{2+}$ and/or $Mg^{2+}$ ions of about 200 ppm for about one hour.